

**Camerata's
17th Year**

FLORENCE—Florence Camerata is launching its 17th year as an accomplished volunteer community chorus serving the Shoals area. "It's a Grand Night for Singing" is the theme of this concert which will feature songs from Broadway, the movies, and other show venues. However, music choices will not be limited to only this genre.

Rehearsals will resume on Thursday, January 26 at 6:30pm in the choral room at UNA and will continue Thursday nights. The concert is planned for Thursday, March 23.

Please visit their Facebook page for up-to-date information or call 256-810-9512.

CIRCULATION VERIFICATION CO-UNITE

Volume 139 Number 14

January 25, 2023

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Courier Journal

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**ACE: a Career
Essential**

MUSCLE SHOALS -- The Northwest-Shoals Community College Alabama Career Essentials (ACE) Program



ALABAMA CAREER ESSENTIALS

will host the first student information session of 2023 on Tuesday, January 31 in building 127 on the Shoals campus prior to the first training class.

ACE program classes are free for individuals 16 years of age or older who are seeking a new or a more

See SHORTS... on Page 2

TOP FOUR

Spa at the Shoals Shines in Comparison to Resorts

FLORENCE—America's passion for spa and wellness travel rose in 2022. Consumers who were tired of restricted travel and interested in prioritizing their own health, discovered new and exciting spa and wellness experiences across the country. The spa and wellness travel website, Spas of America, announced its Top 100 Spas of 2022, providing insight into consumers' favorite spa and wellness experiences of the year.

Spa at the Shoals at The Marriott Shoals Hotel and Spa came in at number four on the Top 100 list.

See #4 SPA... on Page 13

Lights, Camera, Christmas

Keystone Hosts Cast and Crew On-Site in Loretto for Holiday 2023 Movie



Sorbo

LORETTO, TN – Keystone Resort in Loretto has been transformed into a movie set with the production of another impactful movie by Nashville-based, Graham Family Films. The production of the movie *Christmas at Keystone* is taking place over a two-week period and will be viewed in homes nationwide during the 2023 holiday season.

Christmas at Keystone Director, Ricky Borba, brings an extra bit of energy and passion to the set.

Courtesy photo



Individuals from all over the world will be traveling to Loretto where this heartwarming Christmas movie is being created. Filming officially started January 16 and is primarily being shot on site at Keystone through the end of the month.

The movie revolves around a young entrepreneur who immerses himself in his job following the passing of his spouse. What is unknown is whether the enchantment of Keystone might enable him to move on to new love.

The cast and support personnel with Graham Family Films are so excited to have Ricky Borba directing *Christmas at Keystone*. Everyone who knows Ricky, loves the energy, passion, and excitement he brings to the set.

The grand Christmas setting, vast amenities, and stunning vistas of the Keystone property offer a captivating background for this spectacular narrative.

The film features Kevin Sorbo, Marty Raybon, The Gibson Girls, Meggie Jenny, Corbin Bernsen,

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Advance Auto Sales

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- Medicare Minute
- Savvy Senior
- Puzzle Whirl

- Yesterday
- Hocus Focus
- Dave Ramsey
- Free Bridal Show Tickets



- Insurance Insights
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- Web Poll
- Mystery Photo Passes
- Pet Talk



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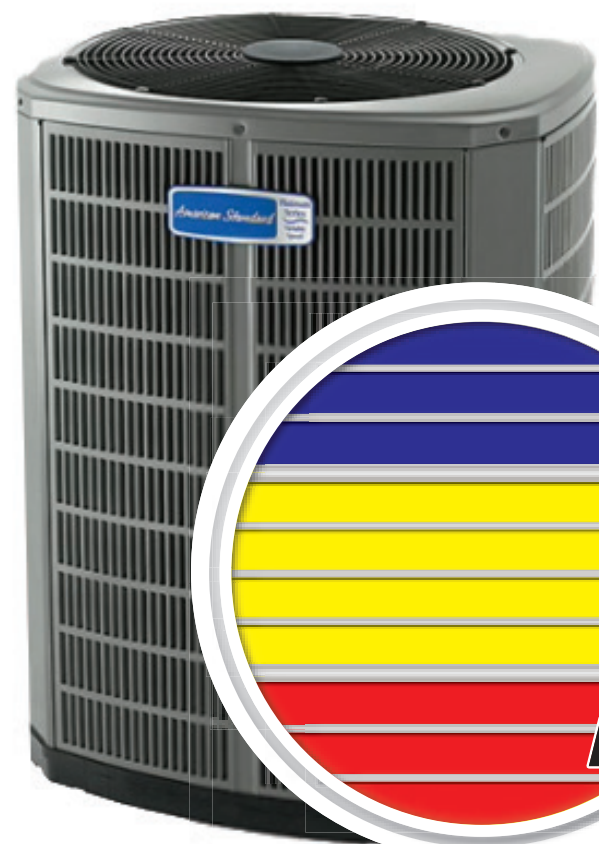
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Shorts...

ACE: a Career Essential

Continued from Page 1

fulfilling career. “The ACE program has replaced the Ready to Work program on the state-level and really focuses on improving our community participant’s job skill credentials to make sure they are equipped for the workforce moving forward,” said ACE Program Coordinator **Crissy Broadway**. “In addition to credentials, we help our participants build confidence and get access to ongoing skill upgrades.”

ACE is operated by the Alabama Community College System and focuses on job skills training. Upon successful completion, trainees earn the following certifications:

- 1) ACT’s National Career Readiness Certificate
- 2) Alabama Certified Employee Certificate
- 3) Mobilizing Alabama Pathways Certificate (MAP)

Participants can earn a FREE college course -

up to 4 credit hours.

MAP Certificates are FREE short-term, virtual training programs for high-demand jobs in Alabama. Students can complete the credentialed programs in less time than other college credentials. The MAP Credential is awarded to individuals who complete courses licensed by the Alabama Community College System for non-credit training aligned to business and industry need.

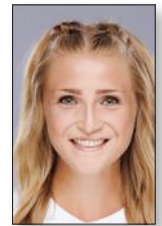
Individuals can register for the free training by contacting Crissy Broadway, ACE Program Coordinator, at 256-331-5248 or email at cbroadway@nwsc.edu. More information about the program is available online at <https://nwsc.edu/ace>.

finishing second in the ASUN West.

The Lions advanced to the National Invitational Softball Championship, winning two games in the tournament.

Ebert is an ASUN Winner

ATLANTA - The ASUN Conference recognized its 2022-23 Fall Winners for Life team on Wednesday, including University



Ebert

of North Alabama women’s soccer standout, **Morgan Ebert**.

The team comprises one

student-athlete from all 14 institutions and honors those who display excellence on and off the playing surface. The Winners for Life team honors a campus citizen who is respected as one who shares and/or demonstrates the conference’s core values of Honesty, Sportsmanship, and Ambition to Fairness, Respect, and Leadership.

To be eligible for the award, the student-athlete must have competed in the current academic year in an ASUN sponsored sport and be in good academic standing at his/her university.

Ebert is a graduate student hailing from Weldon Spring, Missouri.

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Softball Lions Picked 5th

ATLANTA --With 12 lettermen, including four starters back from a team that won 40 games last season, the University of North Alabama softball team has been picked to finish fifth in the 2023 ASUN Conference race in a pre-season vote by the league’s head coaches.

Liberty was picked as the pre-season conference favorite, followed by Central Arkansas, Kennesaw State, North Florida, and North Alabama. Following the Lions in the poll were Jacksonville State, FGCU, Austin Peay, Lipscomb, Jacksonville, Stetson, Eastern Kentucky, Bellarmine and Queens. Liberty received 13 of the possible 14 first-place votes.

UNA finished the 2022 season with a 40-20 record, going 15 -9 in conference play and

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<p>Ground Beef \$2.69 Lb.</p> <p>Beef Patties \$2.69 Lb.</p>	<p>Boston Butt Pork Roast \$1.79 Lb.</p> <p>Baby Back Spare Ribs \$2.49 Lb.</p>	<p>Sirloin Pork Chops \$1.69 Lb.</p> <p>Country Style Pork Ribs \$1.69 Lb.</p>	<p>Pork Belly (Skin On) \$3.99 Lb.</p> <p>Pork Neck Bones \$1.49 Lb.</p>
<p>Chicken Drumsticks 99¢ Lb.</p> <p>Chicken Thighs 99¢ Lb.</p>	<p>Whole Chicken Wings \$1.99 Lb.</p> <p>Mixed Chicken Wings (Drumsticks and Flaps) \$2.59 Lb.</p>	<p>Boneless Chicken Breast \$1.99 Lb.</p> <p>Chicken Leg Quarters \$5.99 10 Lb. Bag</p>	<p>Farm Raised Catfish Fillet \$6.99 Lb.</p> <p>Whole Catfish \$5.99 Lb.</p>



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Front Row: Courtney Bowen, MD • Jeremy Thompson, MD • Amber Olsen, DO

Back Row: Joshua Vacik, MD • Robert Dickson, DO • Anthony Horton, DO • Brad McAnalley, MD

Yard Sales

An exclusive listing of the better sales in the Shoals area.

To list your sale, fill out the form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

Hickory Hills Estate Sale

2020 Conway Drive
Florence, AL 35630
Fri., Jan. 27th, 9am-2pm
Numbers given out at 8:30am
Sat., Jan. 28th, 9am-2pm
Numbers given out at 8:30am
Sun., Jan. 29th, 1am-3pm

Antique Cabinet, Sideboard, Washstand, Nissan Quest, Wrought iron furniture, Beyers Choice Carolers, Jewelry, Fenton Lamp & glass, Quilts, Tons of great Christmas, Washer & Dryer, and much more.

Cypress Creek Antiques & Estate Sales

256-275-0273
Go to Estatesales.net to view pictures
Map ID # 1120

LEIGHTON ESTATE SALE

3465 LaGrange Rd. Jan. 26th, 27th and 28th, 9am-4pm. House Full of Treasures!
Map ID # 1119
SHEFFIELD INDOOR SALE
902 N. Raleigh Ave. Fri. 8am-4pm, 17 years of items left in house. Camping, Backsplash, Fishing gear, Monster High Dolls, Broyhill bedroom set, Tools, electronics, Medical equipment, etc.
Rain/Shine-Cash/Carry

ST. FLORIAN BIG INDOOR GYM SALE

St. Michaels Gym
2751 Co Rd 30
Sat., Jan 28th, 6 am-noon
Lots of nice furniture, household, kids toys, too much to mention!
Proceeds for World Youth Day 2023
Map ID # 1121

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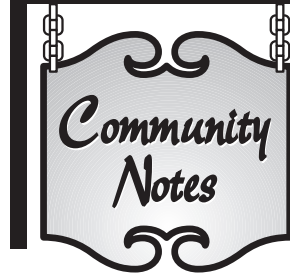
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our

website at www.courierjournal.net.

- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

There will be a singing at Revival Tabernacle Church 1511 Roberson Blvd. Sheffield on Jan. 28 at 4pm.

Singers will be "Gospel Road Bluegrass" and "Songs of Praise." Everyone is welcome. Visitors are welcome to sing.

"Hi Neighbors of the Shoals" meets on the 1st Tuesday of each month at 10:30am in the Florence Public Library. We are a women's social group that welcomes all ladies who are currently residents of the Shoals area. Come join us! Contact Berta Birch, 256-777-3119, for further details.

Kratom is becoming more common in the world of drugs. Drug tests typically don't test for it, so it can easily go unnoticed as a drug someone may be using. Kratom produces similar effects as opiates and stimulants and is an herbal substance. Kratom can be found at gas stations, head shops, and even online. It is easily accessible, and the FDA has not approved any uses for it. Yet people are using it and getting addicted because it is easy to find and legal.

If you or a loved one are struggling with Kratom, reach out for help. Narconon helps people all over the US find treatment to end the web that traps those in addiction. To learn what to look for visit: Narcononnewliferetreat.org

Clay to Bronze Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence, will have an exhibition by Huntsville sculpture Everette Cox from January 13 - March 10. There will be a meet-and-greet at 2pm January 29. The center is free and open to the public from 9am-4pm Monday-Friday and 1-4pm Sunday. 256-760-6379.

Muscle Shoals Park and Recreation Department is taking registration for youth track and field through March 10. This is for ages 7 - 12 and the age cut off date is June 1. The fee is \$35. For more information, call Lee McIntyre, 256-386-9270.

Times Daily and Faye Mann Happily Ever After 2023 Spring Bridal Show will be 11am-4pm Saturday, February 4 at the Marriott Shoals Conference Center. Admission is \$8. One free ticket per bride may be picked up at the TimesDaily. The event benefits Shoals Scholar Dollars and the Kruzn for a Kure Foundation. For a vendor information, call Mara Beth Cravens, 256-740-5811.

There is space for YOUR EVENT here, and plenty of eyes to read it. Email your information to editor@ CourierJournal.net.

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Rehearsals will continue on Thursday nights with the concert being planned for Thursday, March 23.

Please visit our Facebook page for up to date information, or call 256-810-9512.

Florence Parks and Recreation Department is conducting registration for Youth Baseball, Youth Soccer, and Youth Softball programs through February 24.

See NOTES... page 28

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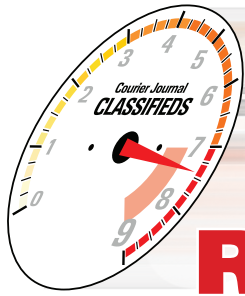
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MAIL - Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

OFFICE - Drop by our office at your convenience 8-5 Monday-Friday and write/submit it there.

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Private Party Auto Rate Up to 8 LINES for 4 weeks.
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*one line is approx. 30 characters

Form with four empty lines for text entry.

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➔ HOW MANY WEEKS? Multiply the number of weeks - X - the cost of the ad.....

YES! RED LINE MY AD! PLEASE CHECK THE BOX **only \$3 additional**

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Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

Questions? Call our office at 256-764-4268.

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FLORENCE—The stock market is down so should you stop investing in it – pull out what you have in the market? The answer is an emphatic NO! Down markets give you the opportunity to buy into companies that are selling at bargain basement prices. However, some companies are not going to recover while others are going to be stagnant and generate little upside. And then there are the companies that will outperform or even skyrocket up. Do you know how to tell which are which? The Florence Public Library and TVA Community Credit Union in cooperation with the Mutual Investment Club of Florence (MICF) and the Alabama/Emerald Coast Chapter of Better Investing are offering classes starting in February so you can determine whether those stocks on sale are good buys or lemons. All the classes and seminars are free and recommended for the public requiring only that you register for them. All classes are taught by volunteers with many years of experience in this area. The classes offered are:

How to use the invaluable tool that is Value Line providing the specific areas to find data for input to the Stock Selection Guide, where to find Value Line, and how to use it as a primary tool for determining if a specific company is the one you want for your portfolio.

Understanding the Annual Report/Annual Report Analyzer

March 11 from 10:15am – noon at the Florence Public Library.

Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment

March 25 from 10:15am – noon at the Florence Public Library.

Learn how to invest in mutual funds with background and a technique developed by Better Investing for picking the right mutual fund for success.

Introduction to Investing

February 4 and 11 from 10:15am – noon at the Florence Public Library.

Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds using the nationally known techniques of Better Investing which have been in use for nearly 70 years. Sixth graders have learned and successfully applied these techniques, so you do not need a technical background.

Using Value Line for Investing

February 25 from 10:15am – noon at the Florence Public Library.

Mutual Investment Club of Florence (MICF) is an educational investment club which meets one evening per month. As of December, 2022, the MICF using the BI techniques has averaged a return of 13.5% per year since 1996 beating all indexes. Visitors are welcome. Membership is limited. If interested, the classes above are required for membership.

To register for any or all of these classes or seminars or to visit MICF, contact John Ingwersen at jlingwersen@gmail.com.

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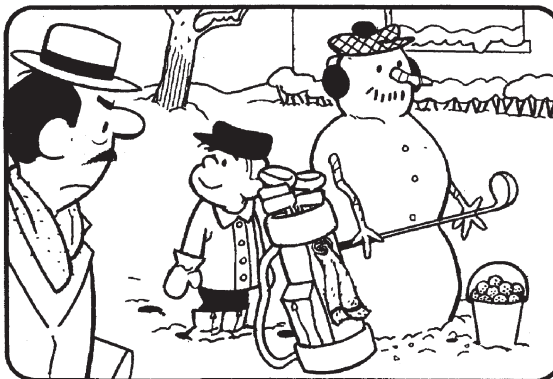
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HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Mustache is missing. 2. Buttons are missing. 3. Towel is missing. 4. Carrot is missing. 5. Club is missing. 6. Fall is missing.

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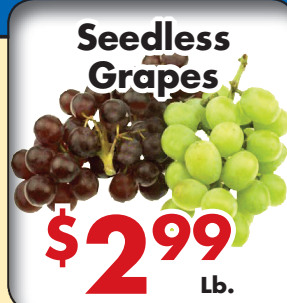
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Movie...

Continued from Page 1

Gigi Orsillo, Candice Graham, Tim Hildebrand, Travis Smothers, Tina Gallo, Kesha Lewis, Chance Wallis, Paul Aldrich, Bryan McClure, and others.

Some previous Graham Family Films' projects of note include *Pardoned*

Enoch Rasmussen, center, Director of Photography for Christmas at Keystone, knows it takes a lot of work to get the shot just right.

Courtesy photo

By Grace, A Place In The Heart, The Challenger Disaster, and I'm Not Ashamed.

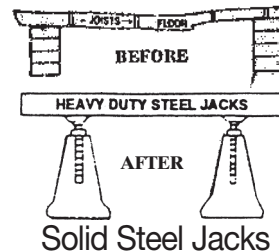
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Born and raised in Red Bay, Alabama, Dr. Anthony Horton is excited to be back home serving his local community. Dr. Horton received his medical degree from Edward Via College of Osteopathic Medicine in Auburn and completed his Residency at North Mississippi Medical Center in Tupelo, MS. He is now seeing patients at the Medical Associates of the Shoals clinic in Sheffield.

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The City of Sheffield
will begin taking applications for
POLICE OFFICER
Certified/Non-Certified

Applications will be accepted beginning **Tuesday, January 17 at 8am** through the close of business **Friday, January 27, 2023 at 4:30pm**. Applications with job description may be obtained in person from the **City Clerks' Office** and the **City's Facebook page**. The completed application must be returned to the City Clerk's Office, **600 N. Montgomery Ave., Sheffield**

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Detailed position announcements and applications can be requested by visiting the web page at www.nwscc.edu or by contacting the Office of Human Resources at (256) 331-5229.

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Sheffield Utilities will be accepting applications for the **CASHER** position beginning Monday, January 23, 2023, through 5:00 p.m. on Monday, January 30, 2023.

Please send resume and/or application to Sheffield Utilities, P.O. Box 580, Sheffield, Alabama 35660, Attention: HR Dept. or e-mail to apply@sheffieldutilities.org. Applications and Job Descriptions can be downloaded from our website www.sheffieldutilities.org or picked up at 300 N. Nashville Avenue, Sheffield between the hours of 8 a.m. and 5 p.m., Monday through Friday.

As a condition for employment with Sheffield Utilities, this position must abide by the Residency Policy of Sheffield Utilities.

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ACCOUNTANT CITY CLERK'S OFFICE

Applications are available at the **City Clerk's Office, 2010 East Avalon Avenue, Muscle Shoals, Alabama**, between the hours of 7:45am and 4:30pm, phone number 256-383-5675. Applications may be downloaded from our website, www.cityofmuscleshoals.com

RESUMES WILL NOT BE ACCEPTED IN LIEU OF APPLICATIONS.
Application Deadline Date: Friday, Feb. 3, 2023, 4:30PM

A current job description is available at city_hall and the website which details essential functions of the job as well as knowledge, skills, abilities and physical requirements necessary for successful job performance. Any offer of employment is conditional based upon the successful applicant's satisfactory completion of a job related physical examination, drug and alcohol testing.

The City of Muscle Shoals participates in E-Verify, in compliance with a federal law to verify the identity and employment eligibility of all persons hired to work in the United States.

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Cat & Kids

by Cathy Turner

Write It On A Rock

When our daughter, Lora, was 15, she and I attended a University of Tennessee's (at Knoxville) women's basketball game. Lora had been playing basketball for 3 or 4 years (and loved it!), and it just so happened that the winningest coach in basketball, Pat Summitt, was coaching the team. So why not go see her? Of course, Tennessee won, and we hung around when the game was over. After a bit, Coach Summitt came out to the court and was receiving her fans. I told Lora to go shake her hand. She didn't want to do it. We discussed it for a few minutes, and then

we went down together. I introduced Pat Summitt to Lora Turner. Lora put her hand out to shake Coach Summitt's hand. That moment has been spoken of through the years as "the time that mom made me meet Pat Summitt". But if you ask her now, Lora will tell you that handshake has made all the other handshakes through the years much easier. And I will add, Lora went on to play collegiate basketball at Emory University.

When I think of awe-inspiring events for our son Garrett, I think of two events. Being at a Washington Bullets game, when he was six when the

lights went off and the roving spotlights started flashing all over the place. The intercom blasted, "And #21 for the Bullets, Andre Turner!" (And the crowd goes wild!) My baby's eyes were as big as saucers while his uncle was running out on the court! With that history, Garrett, too, had the opportunity to play basketball at Emory University. But the second event was a show-stopping standing ovation during his one community theater experience as "Lumiere" in *Beauty and the Beast*. Lost him right then and there! He has now dribbled a basketball in a Broadway show and is on tour as you read this in *Tina - The Tina Turner Musical*. He's "Ike"!

One of the big, memorable moments with our youngest, Randall, came as he attended a Summer Seminar week at Savannah College of Art and Design (SCAD) before his junior year. Trying to find some summer art instruction, his dad and I left him to take two classes while we hung out on Tybee Island for a week. But at the week's end exhibition, Randall won "Top of Class" in both classes. Oh, his face when he showed us his work... I had never seen his work compared to anyone else's. What he had learned in a week... SCAD validated everything in his brain. Randall eventually attended there - and graduated Summa Cum Laude!

This week, Lora took our ever cartwheeling, straddle-splitting, upside-down, 7 year-old

granddaughter, Ruby, to a University of Georgia gymnastics meet. Someone gave them free tickets. Georgia has been #1 or #2 in NCAA gymnastics for the last few years. Gymnastics was my sport, so it's a connector for me and Ruby. So they sent reports. Lora kept getting teary-eyed over Ruby's happiness and awe, and over Fisk University, the first historical black college to compete in a NCAA gymnastics meet. Fisk was last, but the best all-around gymnast, Morgan Price chose to go to Fisk to help this fledgling HBCU program get off the ground. After the meet, Lora took Ruby's picture with Morgan. In the picture, Ruby is standing up straight, holding the hem of her shirt with a sweet, nervous smile. (Write it on a rock - Ruby will tumble at a HBCU.)

Give them awe-inspiring experiences!

Email comments or suggestions to CatnKids1@gmail.com

Progressive Education + Religious Humanism

These parallel philosophies were invented over 100 years ago. We have been taught the former helps us achieve greatness in the secular world (lie), and the latter was supposed to aid us spiritually (lie). **1 Corinthians 1:20** "Where is the wise? Where is the scribe? Where is the disputer of this world? Hath not God made foolish the wisdom of this world?" I have experienced personally both cults and have found those systems produce atheists and liars with failures and false hopes. Most of our leaders have been indoctrinated with the above systems and re-elected to solve problems they created. The move by the elite is to create a doped, sexless, godless, colorless, brainless, educated generation of societal robots, controlled by world pandemics and intellectual liars, with no absolutes. See **John 8:44**. Today lying is an accepted norm. BUT, they have forgotten something. Death! Where is the pill, the shot, the antidote, the rehab and the manufacture of human spare parts, that will stop death? Surely, as long as life and death are obvious, someone would be an instant trillionaire coming up with a remedy for death. I have! SEE **John 11:25-27!**

Enter God! What if the bible was right after all and getting rid of prayer, Bible, God, flag and other old paths turned out to be the greatest mistakes America has ever made? Well, we are fixing to find out! God is not going to die, go away or become irrelevant or will ignoring Him cause Him to disappear. You will stand before God! That truth is set in stone! God is eternal and is able to sustain Himself and his creation without our help. Lost folk learn too late sin causes death and ushers in a harsh judgment. If you don't get saved, at death you will experience the devil claiming your soul as his prize forever! No one can rescue you from the fires of hell. Progressive Education & Religious Humanism cannot redeem your soul from death. Only Christ can. Don't learn that truth too late. At death GOD takes over. See **Psalms 68:20**.

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Weekly Quiz • TV Star Names

1. Archie Bunker epitomized a bigot during the 70's.
A) Jim Nabors B) Mike Stivic C) Carroll O'Connor D) Tim Conway
2. Who portrayed Sanford and with his son, ran a junk-yard?
A) Red Foxx B) Bo Diddley C) Jim Brown D) Robert Altman
3. This long time host of the "Price is Right"?
A) Bob Barker B) Jim Long C) Donald Trump D) Manny Stagg
4. She is the beauty that flips the letters to reveal the puzzle?
A) Norma Jean B) Vanna White C) Mary Robbins D) Joan Jett
5. He was Ozzie & Harriet's son that became a popular vocalist?
A) Jim Nabors B) Jimmy Hendrix C) Eric Clapton D) Rickey Nelson

Answers: 1) C 2) A 3) A 4) A 5) D

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Commentary

It's Not Hopeless - Reach for 988

Whenever we hear about a local suicide, it is so difficult not to hurt with the family, friends, and coworkers of that person who made a wrong turn hoping for a better situation.

If we knew them, we may wonder how we could have helped prevent such a tragedy. Sometimes it is a former schoolmate or work associate. Sometimes it is someone much closer.

Many of those who frequent social media realize that the Shoals recently had at least four suicides during a 7-10 day period. Some were in private, some in public, most were young people, and all were extremely unfortunate.

There are so many possible reasons why there seems to be such a proliferation of

See DIAL 988... on Page 20

Comments do not necessarily represent those of the Courier Journal staff, its advertisers, or its readers.



988

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the *Shoals*

THIS WEEK

January 25, 2023

Happening THIS WEEK

Film/Music

Shoals Symphony Features Music from Movie Classics

FLORENCE—The Shoals Symphony will present, *Movies Of Our Generation*, on Saturday, January 28 at 7pm in Norton auditorium. The night will feature music from *Jurassic Park*, *Harry Potter*, *West Side Story*, *Chariots Of Fire*, *Hunger Games*, and many more.

In the days of silent film, music and sound effects were performed live. Full orchestras accompanying a picture weren't uncommon in big

See FILM MUSIC... on Page 30



FILM SCREENING at the Ritz

7pm Friday, January 27

YESTERDAY

A Fierce Devotion... and HIS Songs!

SHEFFIELD—The Ritz Theatre in Sheffield will host a musical celebration of The Beatles this Friday with an inventive musical romantic comedy from director Danny Boyle, entitled, *Yesterday*.

Jack Malik (Himesh Patel) is a struggling singer-songwriter in an English seaside town whose dreams of fame are rapidly fading,

See YESTERDAY... on Page 24

KENNEDY-DOUGLASS CENTER FOR THE ARTS EXHIBIT, CLAY TO BRONZE, by Huntsville sculptor Everette Cox, is open through March 10. There will be a meet-and-greet at 2pm on Sunday, January 29. The center is open to the public with no entry fee from 9am-4pm Monday-Friday and 1-4pm Sunday. 256-760-6379. 217 E. Tuscaloosa St., Florence.

FLORENCE PARKS AND RECREATION DEPARTMENT is conducting registration for Youth Baseball, Youth Soccer, and Youth Softball programs through February 24. Youth Baseball is open to age groups 3-12. You may register online at www.FPARD.com. Registration Fee is \$35 per player. For more information, contact David Dolan at ddolan@florenceal.org or 256-718-5091. Youth Soccer is open for boys and girls ages 4-13 years old. Registration is \$45 and includes a team shirt. You may register online at www.FPARD.com. For more information, contact Augie Erbe at aerbe@florenceal.org or 256-718-5087. Youth Softball is open for ages 5-12. You may register online at www.FPARD.com. Registration Fee is \$35 per player. For more information, contact Zach Tverberg at ztverberg@florenceal.org or 256-718-5054.

BASKETBALL MEN

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YOUR Letters

Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters are subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers.

by Mail, in person, or mail slot
Editor-Courier Journal
219 W. Tennessee St.,
Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

Education Hostage

Editor:

Egg-flation... Let's be honest. We do know that the bird flu is bad, but you actually have to have birds having the flu.

Egg-Lands Best has had no positive avian flu chickens in their midst. Not one.

Cal-Maine's profit increased 65% to \$198 million during the three months ended Nov. 26 from a year ago. CalM is egglands nom de plume.

There are many egg producing companies. Every one shows huge profits for last year, and we know prices didn't start going up last January.

We must educate ourselves as

As a result, I am sorry to say I was a racist for many years. ”

our state government will not do anything about price gouging. We ourselves are to blame because we still pay the prices they ask and why is that? You can do without eggs for a month. You really can.

The only way to stop price gouging is not to buy. Just as everything goes up, you must curtail your buying. Eggs and toilet paper will still be

there, but it will be cheaper if you boycott them.

Economics 101: buy low, sell high. Don't buy high.

I have to say that Red States are keeping the education of our children hostage, "look at this -not that" policy. Don't worry about the real education of our kids, because you're to look at the sparkly things like "Wokeness", "Trans-whatever" and things that NO one teaches.

Why should your kids know we massacred, stole from, or enslaved anyone? When they do find out, how will you explain how you thought they were too stupid to understand?

Linda Johnson
Florence
More LETTERS... on Page 25

FORD: F-250, 2018 \$34,500. Super Duty Crew Cab XLT, 4x4, 6.2L, Flex Fuel, 123K miles, locked in and lock out hubs, **NEW TIRES**, Bed Cover, running boards, camera, sensors, HD hitch, brake controller, 12V converter, security code, tow hooks, **VERY CLEAN!** 256-610-2200

#4 Spa...

Continued from Page 1

"This was a healthy year for the North American spa and wellness industry, with many resort and hotel spas reporting increased bookings," said Spas of America president Craig Oliver. "We see the trends of 2022 carrying over into 2023 with people taking longer trips and going on more of them. Wellness is an integral part of people's lives, and wellness tourism is predicted to grow an average of 21% annually through 2025, according to the Global Wellness Institute."

Rankings are determined by unique page views from spa and wellness travel consumers who visit Spas of America throughout the year

"We are honored

to be recognized as the number four spa in North America by Spas of America," said Larry Bowser, General Manager at Marriott Shoals Hotel & Spa. "We often hear from our guests how much they enjoy the uniqueness of our spa and the overall experience."

A total of 30 states and the District of Columbia are represented in this year's Top 100 USA Spas. California had the most with 21 spas, followed by Florida with 10 and New York with 8.

The Spa at The Shoals is located in the base of the Tower at Marriott Shoals Hotel & Spa. For additional information on the spa, visit their website, www.SpaatTheShoals.com

THE TOP FIVE SPAS IN AMERICA INCLUDE:

- 1.) Red Mountain Resort, Ivins, Utah
- 2.) Spa by JW, JW Marriott Charlotte, North Carolina
- 3.) Skaná, The Spa at Turning Stone Resort, Verona, New York
- 4.) Spa at the Shoals, Marriott Shoals Hotel & Spa, Florence, Alabama
- 5.) Spa by JW, JW Marriott Water Street, Tampa, Florida

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Courier Journal
Mystery Photo of the week

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Last week's winner is **Jeremy Goss of Florence** who correctly guessed "Florence Police Department"

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.

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Courier Journal
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A
FRIEND

The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

Meet **COLONEL**, a 2 year old male terrier mix. Colonel is 30 pounds of pure sweetness. This dog will melt your heart. He is great on a leash and loves walks. This amazing boy is very calm and loves children. Colonel would love to have someone to snuggle with. If your looking for an all around amazing dog then Colonel is your dog. He will be waiting for you to foster or adopt. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this wonderful dog.



Meet **PHIZER**, a 7 year old male terrier mix. This small 29 pound dog is full of personality. Phizer is playful and a good leash walker. Phizer loves treats and playing with children. Fostering is free. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this all around amazing dog.

Meet **NORI**, a 1 year old 34 pound female. She is a fun vibrant spirited dog. She is good with children, dogs and cats. She has a wonderful outgoing personality and loves everyone she meets. Nori would love to be part of your family so she could run and play every day. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale Animal Services 256-760-6676 to meet this beautiful girl.



Meet **COOPER**, an all around fun dog. Cooper is fun and loves to play. This lab mix would be a great dog for an active family. Cooper absolutely loves his tennis ball and would love to make his new home with you. A large yard for him to play in would make him very happy. Please come take Cooper home with you to play today. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this amazing boy

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HAVE YOU SEEN KIDSVILLE News! Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

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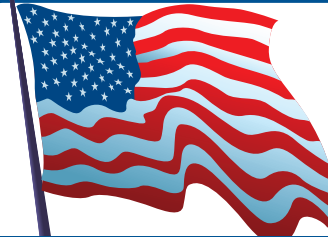
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Abandoned vehicle sale Friday, February 24, 2023. Bids will be taken beginning on Thursday, February 23 at 9am thru Friday, February 24 at 3pm. All cars MUST be paid for by Monday, February 27 and picked up by Wednesday, March 1.

VEHICLES ARE SOLD AS IS

NO GUARANTEE OF TITLES • CASH ONLY • SOLD FOR PARTS ONLY

YEAR/MAKE/MODEL	COLOR	TAG	VIN
2010 Honda CR-V	White	41AF556	5J6RE3H36AL049108
2004 Dodge Intrepid	Red	6020AY1	2B3HD56G94H602407
2003 Dodge Grand Caravan	Gray		2D8GP74L73R125564
2000 Chevrolet Blazer	White	4829BJS	1GNDD13W1Y2304217
2003 Chevrolet Tracker			2CNBE13C236950096
1999 Toyota Corolla		20A2BCH	2T1BR12E8XC135501
2001 Ford Focus	White	41A1026	1FAFP363X1W248656
2002 Chevrolet Trail Blazer	Black		1GNDS13S422324324
1998 Lexus GS 300	Gold		JT8BD68S1W0025907
2002 Buick LeSabre	Silver	41FJ668	1G4HP54K62U277685
1995 Honda Accord	Beige	821-GH9	JHMCD5564SC049746
2007 Chrysler 300	Red	3310BF0	2C3KA53G77H694420
2000 Honda Accord	Gold		1HGCG5640YA108593
2006 Chevrolet Equinox	Silver		2CNDL13F766058326
2005 Ford Explorer	Burgundy	42BR133	1FMZU73KSSUA54827
2007 Suzuki Boulevard C90	Silver		JS1VY52A172104507
2005 Z Bike Bermuda	Red		LJ4TCKPH25J000030
2006 Chrysler Sebring	Silver		1C3EL56R76N211910
2000 Toyota Tundra		41A17AN	5TBR3414YS050954
2007 Nissan Pathfinder		162BFLS	5N1AR18U37C639890
2010 Hyundai Elantra	Navy		KMHDU4AD3AU954603
2003 Nissan Altima	Tan	907BBVR	1N4AL11D63C148004

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Medicare Minute

"4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can be purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency and does not represent Medicare or any other government agency.



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Roma TOMATOES Lb. **\$1.69**

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LEMONS 1 Lb. Bag **2/\$5**

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4/\$13

Mtn. Dew, Sunkist, Starry Or PEPSI
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\$5.99

That's Smart PLATES
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Tide Simply Clean & Fresh DETERGENT
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\$8.99

Aquafina WATER
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\$5.99

Lipton TEA
12 Pk. .5 Liter Bottles



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AD GOOD JAN. 25-31, 2023



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ASK THE ATTORNEY



Thomas McCutcheon

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Nuisance Cases

A friend of mine practices in Chicago and is a truly great lawyer. Years ago, we were talking about cases that we handled, and he had sort of pioneered nuisance cases in Illinois. What was happening is that industrial hog farming in large concentrated facilities was beginning to be utilized by large pork producing companies. There's no one in Alabama who hasn't seen large chicken houses and these pork producers were concentrating on feeding and fattening up hogs for commercial sale.

When one of these commercial pork producing facilities went into production the sheer amount of waste would produce odors that would ruin what had been happy homes. My friend developed the theory that these smells and odors were a form of trespass that devalued his clients' property, and he was quite successful in gaining compensation for his clients. One can only imagine how disappointing it would be to wake up smelling ammonia and other waste products everyday in what had been a peaceful and happy home.

Alabama recently had a case where the court put together several other cases and recognized that "a nuisance is "anything that works hurt, inconvenience, or damage to another," as long as the hurt or inconvenience is not "fanciful or such as would affect only one of the fastidious taste." A private nuisance can include almost any disturbance that interferes with the enjoyment of property.

"The plaintiff in an Alabama nuisance action must show conduct, be it intentional, unintentional, or negligent, on the defendant's part, which was the breach of a legal duty, and which factually and proximately caused the complained-of hurt, inconvenience, or damage." In order to prevail, a plaintiff in a nuisance action must demonstrate both "but-for" (factual) and proximate (legal) causation.

In addition, under Alabama law, "a business may be held liable for a nuisance caused by those trucks traveling on nearby public roads even if the trucks are owned and operated by independent third parties."

Smells that are offensive or produce such consequences, inconvenience, or discomfort, as to impair the comfortable enjoyment of the property, by persons of ordinary sensibilities, can constitute a nuisance under Alabama law.

Buckle up, drive safely, and as always, your referrals are appreciated! 256-764-0112



Please send the questions to: "Ask the Attorney,"

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SEE PAGE 6 FOR DETAILS



Insurance Insights

How Pet Medical Insurance Can Help You Budget

Financial wellness is a goal for most families. And if your family includes pets, you may have some unexpected veterinary bills in the future. No pet owner wants the stress of a sick pet or unanticipated bills. Fortunately, pet medical insurance can help you budget for those moments.

Pet medical insurance for the unexpected

When you have a new puppy or kitten — or perhaps you've adopted a dog or cat who's a few years old — the unknown can happen at any time. An accident at the park may result in a trip to the hospital with thousands of dollars in veterinary care. Are you prepared if your pet becomes sick or injured?

Pet medical insurance can help you plan for the future and deal with those unexpected medical costs. For instance, if your dog or cat needs hospitalization, surgery, or medication, your pet's medical insurance can help with the bill while you focus on your pet. Our pet medical insurance provides pet owners an advantage by offering unlimited coverage on eligible conditions and we won't drop your coverage just because your pet is unlucky.

Pet savings account

Many owners look to open a pet health savings account to help with those unexpected veterinary invoices. While a pet savings account can be helpful for healthcare you know is coming, it's not always the best bet when thinking about the lifetime of your dog or cat's care.

It's hard to predict what will happen to your pet — or when. Even if you put away \$50 into a pet savings account every month, what happens if your pet has a \$1000 issue during the second month of saving? Or if you do have to use the money you saved up, how long will it take you to replenish the account? Because of this uncertainty, a pet savings account might not be the right move when you're looking for help with unexpected costs.

Fortunately, a pet savings account can help you plan for predictable costs such as wellness exams, preventative care and vaccinations. We recommend doing your research and understanding your own budget as you look into financial planning for your pet's care.

Plan for your pet's future

Your pet is a part of the family. Unexpected costs can take a toll on your bank account. But by preparing for the unexpected with pet medical insurance and expected costs with a pet savings account, you can have the peace of mind your pet will have the coverage they need when they need it most. Contact your State Farm® agent today to discover how a State Farm Trupanion Pet Medical Insurance policy can help be there throughout your pet's life.



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Savvy SENIOR

A Checklist of What to Do When a Loved One Dies

Dear Savvy Senior,
 What steps need to be taken after a loved one dies? My 71-year-old uncle, who's divorced with no children, has terminal cancer. He's asked me to take care of his affairs so I would like to find out what I need to do after he passes away.

Unsure Nephew

Dear Unsure,
 I'm very sorry to hear about your uncle. The death of a loved one can bring about a host of different tasks and responsibilities. Here's a list of some things you can do now, and after his death, that can help keep a sad event from becoming even more difficult.

Before Death Occurs: There are several tasks you can do now while your uncle is still living that will make things easier for you after he dies.

For starters, find out where he keeps all his important papers like his trust and/or will (also make sure it's updated), birth certificate, Social Security information, life-insurance policies, military discharge papers, financial documents, key or combination to a safe deposit box or a home safe. Also make a list of his digital assets (including usernames and passwords) like his email account, online banking accounts, social media accounts, etc.

If your uncle doesn't have an advanced directive, help him make one (see CaringInfo.org for free state-specific forms and instructions). An advanced directive includes a living will that specifies his end-of-life medical treatments and appoints a health-care proxy to make medical decisions if he becomes incapacitated. In addition, you should also make a do-not-resuscitate (DNR) order. Your uncle's doctor can help you with this.

You should also pre-arrange his funeral, memorial service, and burial or cremation.

Immediately After Death: Once your uncle dies, you'll need to get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this.

If he dies at home under hospice care, call the hospice nurse, who can declare his death and help facilitate the transport of the body.

If he dies at home without hospice care, call your uncle's doctor. You'll then need to call the funeral home, mortuary or crematorium to pick up the body. If your uncle is an organ or tissue donor, contact the funeral home or the county coroner immediately.

Within a Few Days: If funeral plans were not pre-arranged, you'll need to make arrangements and prepare an obituary. If your uncle was in the military or belonged to a fraternal or religious group, you should contact those organizations too, because they may have burial benefits or conduct funeral services.

You should also notify family members, close friends and his employer if he was still working, and make sure his home is secured.

Up to 10 Days After Death: To wind down your uncle's financial affairs, you'll need to get multiple copies of his death certificate, which are typically ordered by the funeral home.

If you're the executor of your uncle's estate, take his will to the appropriate county or city office to have it accepted for probate. And open a bank account for your uncle's estate to pay bills, including taxes, funeral costs, etc.

You also need to contact your uncle's estate attorney if he has one; tax preparer to see if estate or final income taxes should be filed; financial advisor for information on financial holdings; life insurance agent to get claim forms; his bank to locate and close accounts; and Social Security, the VA (if he's a veteran) and other agencies that provided benefits in order to stop payments.

You should also cancel his credit cards, delete or memorialize his social media accounts and, if relevant, stop household services like utilities, mail, etc. His home and personal belonging will also need to be dealt with in the coming weeks.

Send your senior questions to:

Savvy Senior,
 P.O. Box 5443,
 Norman, OK 73070,
 or visit SavvySenior.org.

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"




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Yesterday

Continued from Page 12

STRANGE but TRUE

despite the fierce devotion and support of his childhood best friend, Ellie (Lily James). After a freak bus accident during a mysterious global blackout, Jack wakes up to discover that the Beatles have never existed. Performing songs by the greatest band in history to a world that has never heard them, Jack becomes an overnight sensation.

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Your tickets will be emailed to you upon purchase. Please have your tickets either loaded on your phone or printed when you arrive at the theatre.

- **Michael Buffer has made over \$400 million** from his trademark catchphrase, "Let's get ready to rumble!"

- **Martin Van Buren was the first U.S. president** to be born an American.

- **After the terrorist attacks that destroyed New York City's Twin Towers**, thousands of radio stations across the country received memos from media companies with a list of songs they considered "lyrically questionable" for a grieving nation. The list included The Beatles' "Lucy in the Sky with Diamonds" and (perhaps unsurprisingly) "Jump," by Van Halen.

- **Bacteria can live longer than four weeks in carpets**, as well as other types of flooring, and can instantly transfer those germs to any food that touches them. In other words, forget that famous "five-second rule," folks!

- **In 2017, 70 students drank so much alcohol** at a fraternity house party in Maryland that the air inside the house registered .01 on a breathalyzer.

- **There's a town named Hospital**, in County Limerick, Ireland, that has no hospital.

- **Not that most of us will ever get a chance to consume polar bear liver**, but in case someone does offer it, you're best off refusing. The meal might, and quite unpleasantly so, cost you your life. It contains too much vitamin A for humans to handle.

- **During a 1976 strike by Los Angeles medical doctors**, the death rate decreased by 18%.

Thought for the Day: "A bad attitude is like a flat tire; if you don't change it, you won't go anywhere."
-- Joyce Meyer

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Letters...

Continued from Page 12

The Rights of the Unborn

Editor:

This past January 22 marked the 50th anniversary of Roe V Wade, and the first since being overturned.

I'm very thankful that in 2018, *We The People* of Alabama voted for a Constitutional Amendment recognizing the rights of the unborn. However, the conversation about the value of human life is far from over. Rather, it is just beginning.

States around the country are passing pro-choice laws. Even here in Alabama, we will have people wanting to water down the rights of unborn

babies in the upcoming legislative session. However, even more than laws or arguments, the battle is for our culture to understand the foundation of where their rights come from:

Psalms 139:13 "For you created my inmost being; you knit me together in my mother's womb."

Our founding Fathers reiterated, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights."

See LETTERS... on Pg 26

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Letters...

The Rights of the Unborn/2

Continued from Page 25

It should be obvious that without life you have no other rights. We hear lots of talk about women's rights, meaning her right to an abortion. Yet, does a woman have a right to kill another human because it is smaller or reliant upon her? This conversation is of vital importance to our culture, and it is why our nation was special.

Our Founding Fathers believed that our rights come from God. We don't get our rights from physical things like skin color, being preborn or even being conceived by rape. Rather, it is because we are humans made in the Image of God. At this point most pro-choice readers are wishing to ask how I know the baby in the

womb is alive? Would you agree it doesn't take a doctor to verify that? We wouldn't be having this conversation if it weren't alive. That means the baby in the womb is living until something stops it like abortion.

Many people view women under duress and assume abortion is the compassionate answer. Assuming abortion is the easy way out is wrong and harmful to women physically and mentally. A wrong against a woman is not made right by another wrong, but rather working through the problem. Adoption might not be perfect, but when compared with murder, it is. We need to be compassionate, but we also need to be talking about why life is so valuable for both women and babies.

Zach Wahl
West Limestone
(Athens)

Country Boy Eddie's Legacy

Editor:

Hall of Famer and Alabama Legend, Country Boy Eddie Burns, died January 13.

He was a very good friend to me and everyone he came in contact with.

Eddie had the longest live music show in Alabama history on WBRC TV-6 in Birmingham. At 38 years, it was possibly the longest live music and talent show in the U.S.

Country Boy Eddie would open his show every morning from 5 - 7am Monday - Friday to showcase talent from all over. It wasn't just famous people like Tammy Wynette, Wendy Holcomb, and Dolly Parton, who started on Eddie's Nashville TV show before she became

a regular on Porter Wagner's TV show in the same Nashville studio.

Tammy Wynette was on Eddie's Birmingham TV show for 10 years before she was sent to Nashville to get a record contract and become famous.

Eddie gave everyone - including me - a chance to show their talent on his show, no matter what walk of life they were from. I was so honored and privileged to get to know Country Boy Eddie after I recorded my first four records at RCA Nashville. We built a friendship and love beyond the entertainment world.

He will be missed by all who ever met him. He was a very special human being and an Alabama Legend.

Jim Marlboro
Florence

One Race, the Human Race

Editor:

I am writing this on Martin Luther King Jr. Day, 2023.

I was born in the early '40's in rural North Carolina where I lived until the age of 22. I was indoctrinated with the usual myths about black people, such as they smelled and were generally sorry. As a result, I am sorry to say I was a racist for many years. I went to work for a contractor at NASA after graduating at UNC.

One year I shared an office with a young black man from Anniston who really opened my mind about the situation with many Black people. For example, if you only had enough money to buy food or deodorant, you bought food. He also shared a memory he had

as a young boy when his dad lost his job in Anniston. He found a job in Pennsylvania and the family had to travel there. They couldn't go into a restaurant and sit down to eat, but had to go to the back door to get their food and eat in their car. They could not stay in a motel so they had to drive all the way.

If you listen to MLK's speeches, especially his "I have a dream speech", you can see what a man of character he was.

We are really members of one big race known as the human race. As MLK said, if we would all remember to judge others by the content of their character instead of the color of their skin, this would be a much better world.

Barry Lee
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ON YOUR DEBT

Bankruptcy and Retirement



B. Grant McNutt
 Managing Attorney

Filing for bankruptcy before retirement can have several potential benefits, depending on your specific circumstances. Here are a few potential benefits of filing for bankruptcy before retirement:

you transition into this next stage of life.

1. Relief from debt: One of the primary benefits of bankruptcy is the relief it can provide from overwhelming debt. If you are facing financial struggles and are unable to pay your debts, bankruptcy can help you get a fresh start by eliminating or reorganizing your debts.

It's important to note that bankruptcy is not a decision to be taken lightly, and it's important to carefully consider all of your options before making a decision. If you are considering bankruptcy, it's a good idea to speak with a bankruptcy attorney to understand the potential implications for your specific situation.

Bond & Botes Helps People Struggling with Debt

2. Protecting your retirement savings: If you are approaching retirement and are worried about how your debts may impact your retirement savings, bankruptcy can help you protect those savings. In bankruptcy, most types of retirement accounts are protected from creditors.

Contact The Bond & Botes Law Offices

The attorneys at the Bond & Botes Law Offices have helped thousands of clients get relief from overwhelming debt. We provide an absolutely free and confidential consultation. If you are approaching retirement age and struggling with debt, please call us or visit our website. We'd love to discuss your finances with you if you have found yourself in one of these scenarios. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help, and we can help you!

3. Preserving your assets: Depending on the type of bankruptcy you file, you most likely will be able to keep most assets, such as your home or car. This can be especially important if you are approaching retirement and want to hold onto your assets as

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."

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Notes...

Continued from page 4

Youth Baseball is open to age groups 3-12. You may register online at www.FPARD.com. Registration Fee is \$35 per player. For more information, contact David Dolan at ddolan@florenceal.org or 256-718-5091.

Youth Soccer is open for boys and girls ages 4-13 years old. Registration is \$45 and includes a team shirt. You may register online at www.FPARD.com. For more information, contact Augie Erbe at aerbe@florenceal.org or 256-718-5087.

Youth Softball is open for ages 5-12.

You may register online at www.FPARD.com. Registration Fee is \$35 per player. For more information, contact Zach Tverberg at ztverberg@florenceal.org or 256-718-5054.

Registration Open – The Muscle Shoals Parks and Recreation Department is taking registration for Youth Track and Field through March 10. This is for ages 7-12 and the age cutoff date is June 1. Fee: \$35. For information, call Lee McIntyre, 256-386-9270.

LifeSouth is in emergency need for blood donors. This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help

patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

To find a donor center or mobile blood drive near you, visit lifesouth.org or call 888-795-2707. Blood donors must be at least 17 or 16 with parental

See NOTES... page 30

Soap Opera Preview

DAYS OF OUR LIVES Will, Belle and Eric all prayed for a miracle for Marlena, while John watched helplessly as Sarah tried to revive her. Allie confronted Johnny and Chanel about their near kiss. Wendy comforted Tripp, who was upset about his mother.

Marlena found herself in a heavenly setting, where she encountered a familiar face. Eric sought solace in Sloan's arms. Alex gave advice to an upset Allie. Stephanie got a visit from Paulina, who hired her in the fight against Sloan. Wendy apologized to Gabi and gave her a pep

talk about Stefan. Allie demanded that Chanel admit the truth about her and Johnny. EJ dropped a bomb on Li. Stefan kicked off his plan to get back at EJ. Allie opened up to Alex about Chanel, while Chanel and Johnny shared a frank discussion about their lingering feelings for each other. Gabi tried to hide an unconscious Stefan from EJ. Nicole had a scratchy encounter with Sloan over Eric. Stefan's revenge plot ensnared an unintended victim. Gabi manipulated Li to get what she wanted. *Wait to See: A drugged Nicole tells EJ she wants to make love. Sloan leaves a bad impression on Roman. Allie confronts Johnny and Chanel when she finds them in each other's arms.*

GENERAL HOSPITAL Nikolas asked for Laura's support. Spencer surprised Sonny. Ava and Austin found some common ground. Dante set a deadline for Heather. Liz got a shock, and Sonny pressed Dex. Nikolas made his case. Laura was there for Liz. Anna and Valentin did some exploring. Josslyn made a big request. Carly confided in Josslyn. Laura warned Martin. Spencer and Trina had some questions for Cam. Charlotte blasted Victor. Olivia counseled Drew. Cody made an important connection. Nina confided in Sasha. Drew made his feelings clear. Trina questioned Spencer's motives. Brook Lynn and Ned visited Willow. Ava staked her claim, and Victor was furious. *Wait to See: Laura delivers some bad news. Willow has a major decision to make. Nina is surprised by what she sees.*

THE YOUNG AND THE RESTLESS Victor retaliated against a rival. Kyle and Summer argued about family matters. Nikki uncovered Diane's latest scheme. Phyllis made a promise to Daniel. Billy and Chelsea discussed their future. Devon and Lily struggled to find common ground. Tucker crossed the line. Phyllis turned on the charm. Kyle worried about his parents' decision-making. Victor strategized how to expand his empire. Billy made a confession to Chelsea. Victoria pushed Tucker's buttons. *Wait to See: "The Young and the Restless" celebrates 40 years of actress Tracey Bregman and her character, Lauren Fenmore.*

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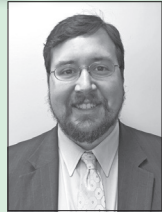
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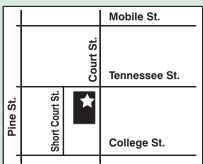
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Community Notes...

Continued from page 28

permission, weigh a minimum of 110 pounds and be in good health. A photo ID is required. LifeSouth donors receive a complementary cholesterol screening with each donation.

LifeSouth Blood Drive Dates
Wednesday, Jan. 25 Colbert County High School, 8am-3:30pm, Leighton.
Thursday, Jan. 26 Red Bay Hospital, Noon-6pm.

Friday, Jan. 27 Farris Wholesale Outlet, 10am-3pm, Tuscumbia.
Saturday, Jan. 28 Walmart, 10am-4pm, Hamilton.

Sunday, Jan. 29 Electronic Express, 10am-4pm, Florence.
Monday, Jan. 30 Kontoor Brands, Inc., 9am-4pm, Hackleburg.

Tuesday, Jan. 31 Heritage Christian University, 9am-4pm, Florence.
Wednesday, Feb. 1 Colbert Heights High School, 8am-3:30pm, Tuscumbia.

Thursday, Feb. 2 Shoals Technologies, 9am-3:30pm, Muscle Shoals.
Friday, Feb. 3 Colbert County 911, 10am-4pm, Helen Keller Library - Tuscumbia.

Saturday, Feb. 4 Walmart, 10am-4pm, Florence-Hough Rd.
Sunday, Feb. 5 Foodland, 11am-4pm, Killen.

Monday, Feb. 6 Long Lewis Ford, 1pm-6pm, Muscle Shoals.
Tuesday, Feb. 7 Tuscumbia Police & Fire, Noon-6pm.

Wednesday, Feb. 8 Times Daily, 10:30am-5:30pm, Florence.

Thursday, Feb. 9 CB&S Bank, 11am-5pm, Muscle Shoals.

Friday, Feb. 10 Rogers High School, 8am - 3:30pm, Florence.

Saturday, Feb. 11 AutoZone Auto Parts, 11am-4pm, Florence.

Sunday, Feb. 12 Lowe's, 10am-4pm, Florence.

Avant: Five Contemporary Voices will be on view Jan. 31 - March 11 at the Tennessee Valley Museum of Art in Tuscumbia. An Artist Panel & Reception is Saturday, Feb. 4, from 3-5 pm (panel starts at 4 pm)

The work of five contemporary artists, are each exploring innovative ideas and form through the mediums of drawing, textile, painting, collage, and sculpture.

Melinda Crider, Dariana Dervis, Tracie Noles-Ross, Miriam Omura, and Chiharu Roach are all currently based in Birmingham, but bring experiences from throughout the American South, as well as from Japan and the UK.

Exhibition hours are Tuesday-Friday 9am-5pm and Saturday 10am-5pm. Admission to the TVMA is \$5 for adults, \$3 for students, and free for members of the Tennessee Valley Art Association.

The 5th Annual Northwest Alabama Farm Toy Show takes place Friday and Saturday, February 10-11 at the Clarion Inn Hotel in Sheffield. Friday 5-8:30pm, Saturday 8:30am- 2pm

General admission is \$3, Kids 12 & under are admitted free with adult. The show benefits the Deshler High School FFA

For more information look on Facebook - Northwest Alabama Farm Toy Show, Call 256-320-7490 nwalfarmtoyshow@gmail.com

We will have vendors selling all types of farm toys from miniature to pedal tractors, trucks, and other toys. We will also have a farm display competition and have remote control farm equipment being demonstrated.

Grand Ole Opry / Tribute to the Stars and Dance Event is scheduled for 7pm Saturday, February 18 at St. Joseph TN Civic Center at 10 Park Drive. If you like the music and performances of Stars like Patsy Cline, Marty Robbins, Elvis, Chuck Berry, Little Richard, Roy Orbison, The Platters, The Coasters and others, you'll love this show. Dancers are invited. Admission is only \$10. You'll get your money's worth the first 15 minutes and the rest of the show is absolutely free. For more info, call 256-762-7383.

Northwest Alabama Beekeepers Association - Beginners Beekeeping Class at Helen Keller Library, Feb 18, 8am-3pm. Located at 511. N. Main St., Tuscumbia. \$65 to include lunch and a book (cash or check only). Contact Connie Casey 812-453-2324 or cnn_csy@yahoo.com to register.

Florence Parks and Rec will be offering small group ballroom dance lessons on Thursdays beginning in January with Monica Patterson at the Royal Ave. Recreation Center. Beginner class 1-2pm, Intermediate class 2-3pm. Call 256-760-6425 for more information or to sign up. Space is limited.

Film/Music

Continued from Page 12

cities, but more often the picture was accompanied by a solo organist, solo pianist, or phonograph. The music was largely incidental. It fell to the musicians to add flourishes, dances, and marches. Their biggest responsibility was to play as the audience made their way into and out of the theatre. Music was used to make the Picture House a more welcoming environment. It was played to - and for - the audience, not the film.

After the advent of synchronization, film music became an artform of its own. Throughout the early-to-mid 20th century Max Steiner, Bernard Herman, and Hans Eisler scored iconic soundtracks that - in some cases - became more culturally relevant than their visual counterparts. Mike Nichols' 1967 film, *The Graduate*, made pop music and compilation sound tracks common. The soundtracks of John Williams brought symphonic sound back to the silver screen and lead to a new generation of film composers like Hanz Zimmer, Michael Keanan, and Danny Elfman.

Join the Shoals Symphony Orchestra Saturday night for an exciting night of film music.

UNA professor of music, Sam Merciers, will lead a discussion on the history of film music prior to the concert (6 pm in the UNA choir room). Information about tickets can be found at ShoalsSymphony.org.

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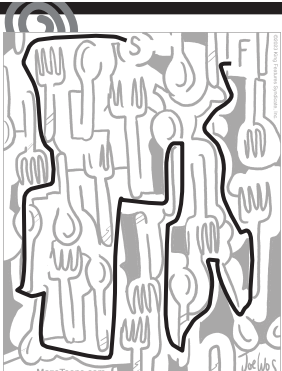
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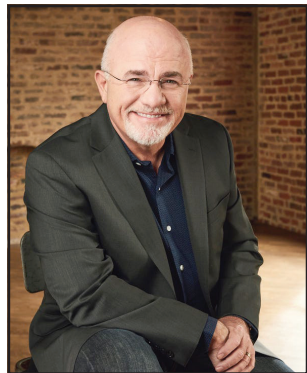
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2	4	5	3	6	1
1	3	6	2	4	5
4	5	2	6	1	3

DAVE Says

by DAVE RAMSEY

I KNOW HE'S YOUR DAD, BUT IT'S HIS RESPONSIBILITY - NOT YOURS

Dear Dave,
Our next-door neighbor was an older single man with no family, and my wife and I always tried to look out for him and help with things. He died recently, and in his will, he left us his home, his



car and the money he had in his bank account. The will was handwritten, and it said the house was worth around \$350,000, with \$150,000 left on the mortgage. The car is worth about \$10,000. Officials at our county office building said the money in the bank account wouldn't have to go into probate since I

was listed as the beneficiary, and I was given a check for that amount. We've just never handled anything like this before, and my wife and I were hoping you would help us navigate things.
Steven

Dear Steven,
There are a couple hundred thousand dollars in equity involved here. The fact that the will is handwritten doesn't necessarily invalidate it, but it does increase the possibility of encountering some bumps down the road.

I'm not a lawyer, so the first thing I'd do is talk to a couple of probate attorneys in your county. Find out what they'd charge to handle things. I wouldn't spend thousands of dollars to get this done, but I would pay \$500, maybe \$1,000, to let someone who knows what they're doing handle things. If your county affairs people are right and everything's easy and straightforward, it's not a lot of legal work for an attorney.

On top of that, if the attorney you work with knows folks at the courthouse and is familiar with how things work there, then it's kind of like traffic court, you know?

It's almost automatic. I mean, we're only talking about three assets here—a bank account that's already been handed off, a car and a house that's mortgaged. For me, it'd be worth a little money to have someone on my side who knows the path through the woods.

I'm sorry to hear your friend and neighbor passed on, Steven. But I hope I've been able to help.

—Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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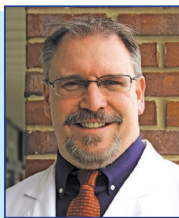
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